

AMENDMENTS TO THE SPECIFICATION

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variables has changed over time or differs from place to place".

BRIEF DESCRIPTION OF THE DRAWINGS

For a fuller understanding of the nature and objects of the present invention, reference is made to the following specification, which is to be taken in connection with the accompanying drawings, wherein:

~~Fig. 1 is a flow diagram of the universal asset class benchmarking system and process of the present invention:~~

Figs. 1a and 1b are flow diagrams of the universal asset class benchmarking system and process of the present invention;

AI Figs. 2a, 2b and 2c constitute a source portfolio illustration, abbreviated for simplicity, as shown in Microsoft Excel spreadsheets, demonstrating how a corresponding benchmark portfolio is equally weighted in accordance with the present invention;

Figs. 3a, 3b and 3c are a listing by Lipper Analytical Services, Inc., as of month-end August, 1999, of 138 portfolios, i.e. funds, wherein the Lipper investment objective description is "High Current Yield Funds";

Figs. 4a, 4b and 4c are a listing by Morningstar, Inc., of 125 portfolios, i.e. funds, wherein the Morningstar category is designated "High Yield Bond";

Fig. 5 is a listing which meets all of the criteria required pursuant to the present invention, i.e. 18 portfolios in total from the 138 Lipper source funds and the 125 Morningstar source funds;

Figs. 6a, 6b and 6c constitute a three fund/portfolio example of weighting the securities in the benchmark pursuant to the present invention; and